

Fill in this information to identify the case:

Debtor 1 BRIAN D KETCHERSIDE

Debtor 2 CINDY M KETCHERSIDE
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Missouri
(State)

Case Number: 15-48815

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor:	<u>WILMINGTON SAVINGS FUND SOC</u>	Court claim no. (if known): <u>18</u>
Last 4 digits of any number you use to identify the debtor's account	<u>6</u> <u>2</u> <u>7</u> <u>5</u>	
Property Address:	<u>2125 PALATINE CT</u> <u>FENTON, MO 63026</u>	

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>225.09</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>245.15</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>375.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>375.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>-0-</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>-0-</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>620.15</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ 921.51

The next postpetition payment is due on

 / /
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

Debtor 1 **BRIAN D KETCHERSIDE**
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

x/s/ Diana S. Daugherty
Signature

Date **11/19/2020**

Trustee **Diana S. Daugherty**

Address **Standing Chapter 13 Trustee
P.O. Box 430908
St. Louis, MO 63143**

Contact phone **(314) 781-8100**

Email **trust33@ch13stl.com**

Debtor 1 **BRIAN D KETCHERSIDE**
Name

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History Of Payments

Part 2 - b

Claim ID	Name	Creditor Type	Date	Check #	Posting Description	Amount
3	BANK OF AMERICA NA	Mortgage Arrearage	07/30/2016	1385833	Interest Paid	4.99
3	BANK OF AMERICA NA	Mortgage Arrearage	08/31/2016	1388334	Principal Paid	8.77
3	BANK OF AMERICA NA	Mortgage Arrearage	08/31/2016	1388334	Interest Paid	3.02
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	01/31/2017	1402429	Principal Paid	25.51
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	01/31/2017	1402429	Interest Paid	4.30
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	02/28/2017	1404852	Principal Paid	31.56
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	02/28/2017	1404852	Interest Paid	0.76
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	08/31/2017	2013943	Principal Paid	27.45
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	08/31/2017	2013943	Interest Paid	3.78
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	09/30/2017	2016184	Principal Paid	4.64
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	09/30/2017	2016184	Interest Paid	0.52
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	10/31/2017	2018436	Principal Paid	4.66
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	10/31/2017	2018436	Interest Paid	0.50
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	11/30/2017	2020771	Principal Paid	8.51
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	11/30/2017	2020771	Interest Paid	0.48
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	12/30/2017	2023008	Principal Paid	8.63
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	12/30/2017	2023008	Interest Paid	0.45
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	01/31/2018	2025147	Principal Paid	23.96
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	01/31/2018	2025147	Interest Paid	0.42
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	02/28/2018	2027405	Principal Paid	24.87
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	02/28/2018	2027405	Interest Paid	0.32
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	03/31/2018	2029637	Principal Paid	16.91
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	03/31/2018	2029637	Interest Paid	0.22
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	04/30/2018	2031875	Principal Paid	4.89
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	04/30/2018	2031875	Interest Paid	0.16
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	05/31/2018	2034089	Principal Paid	34.73
3	WILMINGTON SAVINGS FUNE	Mortgage Arrearage	05/31/2018	2034089	Interest Paid	0.14
Total for Part 2 - b:						245.15

Part 2 - d

Claim ID	Name	Creditor Type	Date	Check #	Posting Description	Amount
61	BANK OF AMERICA NA	Post-Petition Mortgage Supple	07/30/2016	1385833	Principal Paid	2.44
61	BANK OF AMERICA NA	Post-Petition Mortgage Supple	08/31/2016	1388334	Principal Paid	6.96
61	BANK OF AMERICA NA	Post-Petition Mortgage Supple	09/30/2016	1390822	Principal Paid	6.19
61	BANK OF AMERICA NA	Post-Petition Mortgage Supple	10/31/2016	1393214	Principal Paid	3.71
61	BANK OF AMERICA NA	Post-Petition Mortgage Supple	11/30/2016	1395639	Principal Paid	5.93
61	WILMINGTON SAVINGS FUNE	Post-Petition Mortgage Supple	01/31/2017	1402429	Principal Paid	18.95
61	WILMINGTON SAVINGS FUNE	Post-Petition Mortgage Supple	02/28/2017	1404852	Principal Paid	24.02
61	WILMINGTON SAVINGS FUNE	Post-Petition Mortgage Supple	04/29/2017	2004571	Principal Paid	13.64
61	WILMINGTON SAVINGS FUNE	Post-Petition Mortgage Supple	05/31/2017	2006942	Principal Paid	6.82
61	WILMINGTON SAVINGS FUNE	Post-Petition Mortgage Supple	06/15/2017	2006942	Cancelled Check To Creditor	-6.82
61	WILMINGTON SAVINGS FUNE	Post-Petition Mortgage Supple	08/31/2017	2013943	Principal Paid	27.28
61	WILMINGTON SAVINGS FUNE	Post-Petition Mortgage Supple	09/30/2017	2016184	Principal Paid	6.82
61	WILMINGTON SAVINGS FUNE	Post-Petition Mortgage Supple	10/31/2017	2018436	Principal Paid	6.82
61	WILMINGTON SAVINGS FUNE	Post-Petition Mortgage Supple	11/30/2017	2020771	Principal Paid	11.88
61	WILMINGTON SAVINGS FUNE	Post-Petition Mortgage Supple	12/30/2017	2023008	Principal Paid	12.00
61	WILMINGTON SAVINGS FUNE	Post-Petition Mortgage Supple	01/31/2018	2025147	Principal Paid	32.23
61	WILMINGTON SAVINGS FUNE	Post-Petition Mortgage Supple	02/28/2018	2027405	Principal Paid	33.29
61	WILMINGTON SAVINGS FUNE	Post-Petition Mortgage Supple	03/31/2018	2029637	Principal Paid	22.64
61	WILMINGTON SAVINGS FUNE	Post-Petition Mortgage Supple	04/30/2018	2031875	Principal Paid	6.67
61	WILMINGTON SAVINGS FUNE	Post-Petition Mortgage Supple	05/31/2018	2034089	Principal Paid	51.15
61	WILMINGTON SAVINGS FUNE	Post-Petition Mortgage Supple	07/31/2018	2038448	Principal Paid	82.38
Total for Part 2 - d:						375.00

Debtor 1

BRIAN D KETCHERSIDE
Name

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CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on November 19, 2020, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on November 19, 2020.

BRIAN D KETCHERSIDE
CINDY M KETCHERSIDE
688 GREEN HEDGE DR
FENTON, MO 63026

WILMINGTON SAVINGS FUND SOC
PO BOX 814609
C/O FAY SERVICING LLC
DALLAS, TX 75381-4609

WILMINGTON SAVINGS FUND SOC
3000 KELLWAY DR #150
C/O FAY SERVICING LLC
CARROLLTON, TX 75006

/s/ Diana S. Daugherty

Diana S. Daugherty, Chapter 13 Trustee